

POETRY.

[From *Bayle Notes*.]
Work and Wishes.

If the farmer in the Spring-time,
Sighed "I wish my seed were sown,"
Never raised his hand in labor,
But just sat him down to mourn;
Should you wonder if the summer
Found no harvest on the plain?
Should you say 'twas heaven's doings
That he had no field of grain?

If the woodman in the forest
Sighed, "I wish these trees were down,"
And then spent the time in pleasure
Till the green leaves turned to brown;
Should you marvel if the labor
Seemed progressing rather slow?
Should you say that Heaven willed it,
And "the thing could never go?"

Then, O Temperance men and women,
If the cause moves slow to-day,
Will it help the matter any
To sit down and wish, I pray?
Cast your seed—then look for harvest!
Thin the army of the foe!
Do the work that lies around you,
And the work won't move so slow.

THE CHILDREN.

Buoys that Ride on the Sea.

BY OLIVE THORNE.

You wish you could do that? Well,
you could if you were a buoy instead
of a boy. (I hope you didn't think I had
forgotten my spelling-book.) But I don't
believe you'd like that sort of riding,
after all, for they are chained to one spot,
held by an anchor; and all they do is to
bob up and down on the water.

Of course you know what buoys are for
—to warn sailors off from dangerous places,
that can be marked in no other way.
But perhaps you don't know how important
they are, and how much pains
is taken to have them do their duty in a
perfect way. It doesn't seem as if there
was much trouble about it, just to anchor
a wood or iron buoy at the bad place;
but you must know that these uneasy
fellows—like some boys—have a trick of
pulling away from their proper places,
and so misleading the sailors. Some-
times they have even broken entirely
away from their home, and started off on
a private voyage of discovery.

That does a great deal of harm, be-
cause this naughty buoy isn't a mere bit
of wood or iron, but a sign of danger,
and whenever a sailor sees it, he steers
clear of it. So the runaway has as clear
a track through the sea as a mad dog
has through the streets.

To prevent such accidents as these,
countries that have many buoys on their
coast, as England has, send out vessels
every few months to look after the un-
easy fellows, see if every one is in his
place, and when his paint gets worn
much, as it soon does with its incessant
washing, he is taken off and a new one
put down.

They are not all the same color, either.
Some are red, some black, others are
striped or even checkered, and, worst of
all, some are green. These mark the
place where a wreck lies, and are called
nun-buoys. It is of the greatest impor-
tance—of course—to have them show
well, and many different shapes have
been tried. In fact the wise heads who
have charge of the matter can't yet agree
which is the best shape. There are al-
most as many forms as there are buoys,
and beside their regular body, they carry
a figure of some sort. Some have a
globe, others a triangle, and so on. The
shape most in use looks like a huge
round kettle, with a tight cover.

The greatest trouble about these im-
portant individuals is to make them vis-
ible at night. Ships can't tie up to post
and rest over night, as river boats can,
so they need the help of the buoys just
as much in the dark as in the daylight.
A great deal of thought has been given
to the subject. Men have made it a
study, and several ways have been tried,
or suggested, of making the buoys useful
in the dark. One way that has been
tried is to fasten a bell to the rolling and
tossing buoy. Of course it rings all the
time and can be heard in the dark—a
doleful sound it must be, too! These
fellows are called bell buoys. But they
are dreadful mischievous if they get loose
for they may drive the ship on to the
very rock they were set to guard.
Another way is to light them. That
seems harder to do, but it has been done
by making the buoy carry on his head a
large glass prism, and throwing light on
it from a neighboring lighthouse. The
prism reflects the light so strongly that
the sailors think there is a light on the
buoy itself.
On the French coast they have buoys
carrying mirrors to reflect the light.

There's another thing in which these
buoys are like you boys. Each has its
own name; though to be sure the name is
painted on—which is different from you
again. Droll names they are, too. Some
are named after people, others after birds
and animals, and lots of them after dif-
ferent bugs. They are rather expensive
—for bugs. The smallest of them cost
fifty or sixty dollars, and the big ones—
the twenty feet long fellows—cost be-
tween one and two thousand dollars.

England is nearly surrounded by this
funny sort of guardians; and to get into
her ports you go between two rows of
them, black on one side and black and
white striped on the other. There have
been many suggestions for improving
these useful fellows, but the oddest I ever
heard of was the plan of making what
might be called relief-buoys. That is, of
such a shape that shipwrecked sailors
could get into them and be safe until
help came. They have not succeeded in
making that work as yet, but I dare say
they will before many years. I wonder
if they'll be furnished with provisions and
a flag of distress?

Farm and Garden.

Thoughts for the Month.

Where a crop has been well managed
and properly worked up to this time,
very little labor need be expended upon
it hereafter. Cotton will require a little
hoeing to remove stray weeds and bunches
of grass, and light plowings occasion-
ally to keep the surface loose and mel-
low. All are agreed that a cotton crop
should receive light workings, as long as
they can be given without breaking the
limbs or knocking off the bolls. The
reason is obvious. The cotton plant does
not mature all its fruit at once, as corn
does its ears or wheat its head, but suc-
cessively, and it must be kept therefore
in a working state as long as the season
will warrant. During the last stages of
growth, when any additional bolls start-
ed would be likely to be cut off by frost,
it is desirable to check growth and throw
the whole energy of the plant into devel-
oping fruit. At this point the plows may
be stopped, and sometimes the cotton
topped to advantage. About the 10th of
August is the period when the top-
ping should be done to accomplish
any good. If, however, the weather is
wet and warm and the plant disposed to
grow very rapidly, it usually accomplish-
es little or no good.

CORN.

Late corn should receive special at-
tention—it needs more assistance than
the early planted. The ground should
be kept clean and mellow, to enable it to
withstand the excessive heat—possibly
drought. That planted after the middle
of June, ought to have some stimulating
manure like cotton seed, to make it ma-
ture well before frost. Drilled corn for
forage may still be planted; bottom land
for this purpose, is preferable to upland.

FALL OATS.

Our readers will bear in mind the uni-
formly favorable reports from oats sowed
at the last plowing of cotton. Why
should a southern farmer buy western
corn for his stock if he can raise oats at
ten or even thirty cents per bushel.—
Every successive year confirms us in a
high estimation of the oat crop and par-
ticularly of oats sown in the early fall.

PEAS.

This crop is often neglected too much,
because it is supposed to be able to take
care of itself. On the contrary it is
greatly benefited by workings and ought
to receive them. When planted to it-
self it should be ploughed and hoed as
regularly as any crop, until the vines
take possession of the land and exclude
other growth. If planted in corn it
should be hoed and exclusive possession
of the land given to it after the fodder is
pulled. We are great advocates of a pea
crop—having learned by long experience
its very great value.—[Southern Cultiva-
tor.]

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ON Account of the Season being well ad-
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Are now offering the balance of their
SPRING AND SUMMER GOODS,

FULLY 25 PER CENT. LESS THAN THE USUAL SELLING PRICE.

Ladies will find this an excellent opportunity to supply their wants in

DRESS GOODS, WHITE GOODS, HOUSE-KEEPING GOODS,

HATS, RIBBONS, PARASOLS, HOSIERY,

GLOVES, CORSETS, PANIERS,

HOOPS, FANS, COL-

LARS, &c. &c.

We are closing out all our goods at VERY LOW PRICES, for we must have
room.

Theodore Kohn & Bro.

April 5, 1872

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NEW STORE! NEW GOODS!

OPPOSITE J. P. HARLEY'S.

I take great pleasure in informing my numerous Customers and the Citizens of
Orangeburg generally, that I have removed to the

"TREADWELL CORNER"

Hereafter to be known as

Meroney's Corner,

And am now opening a choice and varied stock of goods, consisting in part of
BACON, Lard, Flour, Molasses, Syrups,
Sugars, Coffee, Mackerel, Canned Goods of every description,
Confectionaries, Pickles, Catsups, Tobaccos.
SEGARS FROM 2-2 TO 15 CENTS.
Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, Self
Raising Flour, Herrings, Raisins, Potatoes, Pipes, &c.
THE BAR is situated in the rear of the Store, and is furnished in the
most Modern Style, with the choicest Wines, Champagne Cider, Ale, Beer and
Liquors of all kinds.
I can and do sell goods cheaper than they can be bought elsewhere in Orange-
burg. Come one! come all! and give me a call.
apl 3—tf

W. A. MERONEY.

LARGEST AND BEST SELECTED

Stock of Goods

Is just being opened at the well-known STORE of

GEO. H. CORNELSON,

And an early inspection of the same is cordially solicited, guaranteeing that it
is only necessary to look at those BEAUTIFUL GOODS to be induced to buy,
as no competition against them is feared. All DEPARTMENTS are completely as-
sorted, the prices put below all COMPETITION, and it will be the pleasure of the
PROPRIETOR and his ASSISTANTS to show them freely and courteously.

It will well repay the trouble of giving the entire STOCK a full inspection.

George H. Cornelson.

apr 1yr

Save Your Money!

GO TO.

J. P. HARLEY'S

AND BUY CHEAP

DRY GOODS, Boots, Shoes, Hats Caps
&c., of which he has just received a fresh
supply.

ALSO,

FLOUR of all grades
BACON, LARD, SUGAR and COFFEE
of all grades.

Besides numerous other articles in my
Grocery Department, all of which I am
selling at prices not to be excelled for
cheapness in the town. Come and see
for yourselves.

All persons indebted to me must
pay up immediately, as I am compelled
to close my books. A word to the wise
is sufficient. J. P. HARLEY.

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PHYSICIANS' PRESCRIPTIONS ACCURATELY COMPOUNDED.

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Will pay 7 PER CENT. INTEREST on SPECIAL DEPOSITS and 6 PER CENT. on SAV-
INGS DEPOSITS, Compounded Semi-annually.

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JAS. H. FOWLES,

Assistant Cashier.

mch 19-1y

THE UNIVERSAL LIFE

INSURANCE COMPANY.

69 Liberty Street, New York.

The Original Stock Life Insurance Company of the United States.

OFFICERS:

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HENRY J. FURBER, Vice-President.

GEORGE L. MONTAGUI, Actuary.

JOHN H. BEWLEY, Secretary.

D. W. LAMBERT, M.D., Medical Exam'r

This Company Offers the Following Important Advantages to those About
Effecting Insurance on their Lives.

1st. Insurance at Stock Rates, being from 20 to 30 Per Cent. less than the Rates charged by
Mutual Companies.

2d. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium
on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder
owning an equal amount of the Capital Stock.

3d. Every Policy issued by the Company is non-forfeitable, and contains a Clause stating its
exact Surrender Value.

BEFORE INSURING YOUR LIFE OR ACCEPTING THE AGENCY OF ANY COMPANY

READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of Premium ordinarily charged by
Life Insurance Companies are from twenty-five to thirty per cent. in excess of what are necessary
for a safe and legitimate conduct of the business. In other words, carefully and prudently man-
aged Companies charging "Mutual" rates have been able to return to their policy-holders from
25 to 30 per cent. of the amount charged for premiums.

When Life Insurance Companies were first organized, the reliability of the data upon which
the premiums were constructed had not undergone the test of experience. It was thought, there-
fore, no more than common prudence to adopt a scale of premiums which would, in any event,
meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to
incur the risk of making it too low; because, in the former case, the error could be easily reme-
died, at least in part, by returning to the policy-holders, at certain intervals, such portions of the
premium charged as was found unnecessary for the purposes of the business and the complete
security of the Company.

Experience, however, having satisfactorily demonstrated that these rates are excessive, what
possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Managers of the *Universal Life In-
surance Company* at its organization, adopted a scale of premiums in accordance therewith, and
which has proved to be fair and adequate, and all that was necessary to meet the requirements of
the business. These premiums are about twenty-five per cent. lower than those charged by Mu-
tual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be deter-
mined fair rates, and not in excess of what Insurance has previously cost the policy-holders in
Mutual Companies, that any profits arising from prudent management justly and properly be-
longed to the stockholders of the Company, for the risk incurred by them in undertaking the
business.

Experience has shown that there are sources of profit in the practice of the business which
theory will not admit of being considered as elements in the calculation of the premiums. These
result from a saving in the mortality of the members of a Company owing to the medical selec-
tion of good lives, a gain in interest on the investments of the Company over that assumed in
the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies
by the members, and from other minor sources.

Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair
amount of business, would give to the stockholders dividends largely in excess of what were
counted on by the Directors of the *Universal* at the time of its organization. They have, there-
fore, determined to divide among the policy-holders of the Company a large part of the profits
accruing from the sources named, all of which have heretofore been divided among the stock-
holders.

The plan adopted for such dividends is as follows: Every person who may hereafter issue
with the *Universal* will, for the purpose of division, be treated as a stockholder to the extent of
one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the
same extent as a Stockholder owning an equal amount of the capital stock.

By this system of Insurance, original with the *Universal*, the policy-holder secures the follow-
ing important advantages:

FIRST. Insurance at the regular "Stock" rates, requiring a primary outlay of about twenty
to thirty per cent. less than that charged by Mutual Companies, and which is equivalent to a
yearly "dividend" paid in advance of that amount on mutual rates. This low cost of Insurance
is worthy of attention. Since its organization this company has received in premiums from its
policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a Mutual Com-
pany would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to re-
tain in their own possession this excess of \$483,000, the *Universal* has virtually paid them a
"dividend" of \$483,000, and paid it, too, in advance, instead of at the end of one or more years.
It is impossible to find any example of a Mutual Company furnishing insurance at so low a cost
by returning to its policy-holders an equal amount upon similar receipts.

SECOND. Participation in the legitimate profits of the Company, upon a plan which secures to the
policy-holders the same treatment which Directors and Stockholders award to themselves. This system
of participation, in connection with the low "stock" rates of premium, most necessarily secures to
the policy-holders every advantage to be derived from prudent and careful management.

The low rates of premium compel economy, and, independent of participation, guarantee to the
policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual
companies while, by the proposed plan of participation in what may be considered the legiti-
mate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from low stock rate and participation in the profits
it is confidently believed that the *UNIVERSAL LIFE INSURANCE COMPANY* offers insur-
ance at its lowest practicable cost.

Those of the existing Policy-holders who desire to participate in the Profits under the new
Plan can do so by making application to the Head Office, or to any of the Agents of the Com-
pany.

The company is in a sound financial condition.

GOOD RELIABLE AGENTS WANTED, who will deal direct with the New York
Office, and to whom full General Agents' Commissions will be paid.

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